



Order Filed on April 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 226144-13

Attorneys for Secured Creditor: U.S. Bank NA,
successor trustee to Bank of America, NA, successor
in interest to LaSalle Bank NA, as trustee, on behalf
of the holders of the WaMu Mortgage Pass-Through
Certificates, Series 2006-AR9

In Re:

John Cosares

Case No.: 19-32739-RG

Chapter 13

Hearing Date: January 6, 2021

Time: 8:30 AM

Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING OBJECTION OF SECURED CREDITOR TO
CONFIRMATION OF MODIFIED CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 16, 2021

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

THIS MATTER having been opened before the Court by Camille J Kassar, Esquire, counsel for the Debtor, John Cosares, upon the filing of a modified Chapter 13 plan and Secured Creditor, U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2006-AR9 (hereinafter "Secured Creditor"), by its attorneys, Milstead & Associates, having filed an objection to the confirmation of the modified plan, and the parties having resolved their differences and having consented to the entry of this Order, and for good cause shown, it is

ORDERED AS FOLLOWS:

1. The Debtor's Modified Chapter 13 plan is hereby amended to allow post-petition mortgage arrears from August 1, 2020 to November 1, 2020 in the amount of **\$14,126.30** to be paid to Secured Creditor. (Four mortgage payments at \$4,444.85 for a total of \$17,779.40 minus a suspense balance of \$3,653.10 for a total of \$14,126.30.)
2. The regular post-petition mortgage payment in the amount of \$4,444.85 is to resume December 1, 2020.
3. This Order shall be incorporated in and become a part of any Order Confirming Plan in the instant bankruptcy case.

CONSENT TO THE FORM AND ENTRY OF THE ABOVE ORDER IS HEREBY GIVEN:

/s/ Andrew M. Lubin 1/15/2021

/s/ Camille J. Kassar

Andrew M. Lubin, Esquire
Milstead & Associates, LLC
Attorneys for Mortgagee

Camille J. Kassar, Esquire
Law Offices of Camille Kassar, LLC
Attorney for Debtor

In re:
John Cosares
Debtor

Case No. 19-32739-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 20, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2021:

Recip ID	Recipient Name and Address
db	+ John Cosares, 64 Weiss Road, Saddle River, NJ 07458-1331

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank NA, successor trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2006-AR9 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Camille J Kassar	on behalf of Debtor John Cosares ckassar@locklawyers.com kassarcr75337@notify.bestcase.com,bbkconsultantllc@gmail.com,tdell@locklawyers.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

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Date Rcvd: Apr 20, 2021

Form ID: pdf903

Total Noticed: 1

Melissa N. Licker

on behalf of Creditor Wells Fargo Bank NA as Trustee for WaMu Mortgage Pass-Through Certificates Series 2004-PR1 Trust as serviced by JPMorgan Chase Bank, National Association NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Wells Fargo Bank NA as Trustee for WaMu Mortgage Pass-Through Certificates Series 2004-PR1 Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8